

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
VW Credit Leasing, Ltd

In Re:  
Heather Joan McCaffrey, Michael Joseph  
McCaffrey  
  
Debtor.



Order Filed on March 28, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 17-36072 JKS

Adv. No.:

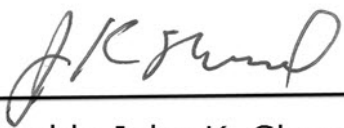
Hearing Date: 2/28/19 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 28, 2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

(Page 2)

Debtor: Heather Joan McCaffrey, Michael Joseph McCaffrey

Case No: 17-36072 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Leasing, Ltd, Denise Carlon appearing, upon a motion to vacate the automatic stay as to 2016 VOLKSWAGEN PASSAT, VIN: 1VWBT7A30GC054213, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andy Winchell, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 6, 2019, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2018 through February 2019 for a total post-petition default of \$886.33 (3 @ \$300.45, less suspense of \$15.02); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$886.33 will be paid over four months by Debtor remitting \$221.00 per month for three months and \$223.33 for one month, which additional payments shall begin on March 26, 2019 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume March 26, 2019, directly to Secured Creditor's servicer, VW Credit, Inc., 1401 Franklin Boulevard, Libertyville, Illinois 60048; and

It is further **ORDERED, ADJUDGED and DECREED** that the lease maturity date is October 26, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, or if the car is not purchased or returned within 30 days of the termination date of the lease agreement, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Michael Joseph McCaffrey  
Heather Joan McCaffrey  
Debtors

Case No. 17-36072-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2019.

db/jdb +Michael Joseph McCaffrey, Heather Joan McCaffrey, 25 Britten Road,  
Green Village, NJ 07935-3001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 30, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

Andy Winchell on behalf of Debtor Michael Joseph McCaffrey andy@winchlaw.com,  
awinchellecf@gmail.com;katharine@winchlaw.com  
Andy Winchell on behalf of Joint Debtor Heather Joan McCaffrey andy@winchlaw.com,  
awinchellecf@gmail.com;katharine@winchlaw.com  
Andy Winchell on behalf of Plaintiff Michael Joseph McCaffrey andy@winchlaw.com,  
awinchellecf@gmail.com;katharine@winchlaw.com  
Brian Patrick Matthews on behalf of Defendant WELLS FARGO BANK BMatthews@reedsmith.com  
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, NA cwohrlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
Thomas R. Dominczyk on behalf of Creditor Ally Bank tdominczyk@mauricewutscher.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10